

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
WARREN A. ROYEA, SR. :
GAIL M. ROYEA :
A/K/A GAIL M. MORITZ :
Debtor(s) : CASE NO. 1-08-bk-02603-MDF

ORDER CONFIRMING AMENDED PLAN

The debtor(s) plan filed on September 26, 2008, having been transmitted to debtor's creditors and it appearing that,

- (1) the plan complies with the provisions of this chapter and with other applicable provisions of this title;
- (2) any fee, charge, or amount required under 28 U.S.C. Chapter 123 or by the plan, to be paid before confirmation, has been paid;
- (3) the plan has been proposed in good faith and not by any means forbidden by law;
- (4) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under 11 U.S.C. Chapter 7 on such date;
- (5) with respect to each allowed secured claim provided for by the plan –
 - (A) the holder of such claim has accepted the plan;
 - (B)(1) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
 - (C) the debtor surrenders the property securing such claim to such holder; and
- (6) the debtor will be able to make all payments under the plan and to comply with the plan;

IT IS ORDERED that the debtor's plan is hereby confirmed.

IT IS FURTHER ORDERED that any modification or avoidance of a lien in connection with confirmation of the plan will not be effective until the earlier of the entry of the Chapter 13 Trustee's certification that all payments under the plan have been made or the claim is paid in full under applicable non-bankruptcy law.

By the Court,


Bankruptcy Judge (AG)

This document is electronically signed and filed on the same date.

Date: December 4, 2008